IN THE CLAIMS:

A listing of the status of all claims 1-16 in the present patent application is provided below.

Claim 1.   (Previously Presented) A computer-implemented method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising:

determining separate minimum cash balances required in the separate cash accounts;

aggregating the separate minimum cash balances into an aggregated minimum cash balance;

determining a pooled minimum cash balance required in the single pooled account; and

determining a difference between the aggregated minimum cash balance and the pooled minimum cash balance, wherein the difference is a benefit of pooling.

Claim 2.   (Original) The method as recited in claim 1, wherein the step of determining the separate minimum cash balances comprises: multiplying a standard deviation of a cash balance in each of the separate cash accounts by 2.3.

Claim 3.   (Original) The method as recited in claim 2, wherein the number of separate cash accounts is n, and wherein the standard deviation of the cash balance in any one of the separate cash accounts is $S(x)$, the step of determining the separate minimum cash balances is given by $2.3 \times \sum \{S(n)\}$.

Claim 4.   (Original) The method as recited in claim 1, further comprising: pooling the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum cash balance.

Claim 5.   (Original) The method as recited in claim 1, further comprising:

receiving the number of separate cash accounts to be pooled; receiving daily balance data for each of the separate cash accounts;

receiving an identification of a currency of the separate cash accounts; and

receiving interest spreads for each of the separate cash accounts.

Claim 6.   (Original) The method as recited in claim 5, wherein the daily balance data is a time series of consecutive daily balance data.

Claim 7.   (Original) The method as recited in claim 6, wherein the daily balance data is for a representative period.

Claim 8.   (Original) The method as recited in claim 7, wherein the representative period is up to three months.

Claim 9.   (Original) A system for determining a benefit of pooling separate cash accounts into a single pooled account, the system comprising:

a communication network;

at least one user terminal coupled to the communication network; and

an information processor coupled to the communication network, wherein the information processor is operable to:

determine separate minimum cash balances required in the separate cash accounts, aggregate the separate minimum cash balances into an aggregated minimum cash balance, determine a pooled minimum cash balance required in the single pooled account, and determine a difference between the aggregated minimum cash balance and the pooled minimum cash balance, wherein the difference is a benefit of pooling.

Claim 10.   (Original) The system as recited in claim 9, wherein the information processor is further operable to determine the separate minimum cash balances by multiplying a standard deviation of a cash balance in each of the separate cash accounts by 2.3.

Claim 11.   (Original) The system as recited in claim 10, wherein the number of separate cash accounts is n, and wherein the standard deviation of the cash balance in any one of the separate cash accounts is $S(x)$, wherein the information processor is further operable to determining the separate minimum cash balances by determining $2.3 \times \sum \{S(n)\}$.

Claim 12.   (Original) The system as recited in claim 9, wherein the information processor is further operable to:

issue an instruction to pool the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum cash balance.

Claim 13.   (Original) The system as recited in claim 9, further comprising: an input interface, the input interface operable to:

receive the number of separate cash accounts to be pooled, receive daily balance data for each of the separate cash accounts, receive an identification of a currency of the separate cash accounts, and receive interest spreads for each of the separate cash accounts.

Claim 14.   (Original) The system as recited in claim 13, wherein the daily balance data is a time series of consecutive daily balance data.

Claim 15.   (Original) The system as recited in claim 14, wherein the daily balance data is for a representative period.

Claim 16.   (Original) The system as recited in claim 15, wherein the representative period is up to three months.